

**Information to identify the case:**

Debtor 1	<u>Lina C Granada</u>	Social Security number or ITIN	xxx-xx-7138
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-25000-JKS		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lina C Granada  
aka Lina C Granada Toro

10/27/22

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lina C Granada  
Debtor

Case No. 19-25000-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 27, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2022:

Recip ID	Recipient Name and Address
db	+ Lina C Granada, 263 Hillcrest Avenue, Wood Ridge, NJ 07075-1223
cr	+ WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518386936	+ AMEXDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
518386952	+ Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
518386957	+ Tucker & Arsensberg, P.C., Jordan S. Blask, Esq., 1500 One PPG Place, Pittsburgh, PA 15222-5416
519240041	+ Wells Fargo Bank, NA, as trustee for Freddie Mac, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519240042	+ Wells Fargo Bank, NA, as trustee for Freddie Mac, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Wells Fargo Bank, NA, as trustee for Fre Serviced by Select Portfolio Servicing.

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 27 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 27 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AIS.COM	Oct 28 2022 00:33:00	BMW Financial Services NA, LLC Department, C/O AIS, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RMSC.COM	Oct 28 2022 00:33:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518386935	+ EDI: CITICORP.COM	Oct 28 2022 00:33:00	AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
518386937	+ EDI: WFNNB.COM	Oct 28 2022 00:33:00	ANNIE SEZ, 401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411
518451589	Email/PDF: bncnotices@becket-lee.com	Oct 27 2022 20:44:11	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518386938	+ EDI: BANKAMER.COM	Oct 28 2022 00:33:00	BK OF AMER, 4909 SAVARESE CIR, TAMPA, FL 33634-2413
518386939	EDI: BMW.COM	Oct 28 2022 00:33:00	BMW FINANCIAL SERVICES, 5515 PARKCENTER CIR, DUBLIN, OH 43017
518460216	EDI: BMW.COM	Oct 28 2022 00:33:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
518402078	+ EDI: AISACG.COM	Oct 28 2022 00:33:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518386943	+ EDI: CAPITALONE.COM		

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Oct 27, 2022

Form ID: 3180W

Total Noticed: 41

		Oct 28 2022 00:33:00	CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
518386941	EDI: CAPITALONE.COM		
		Oct 28 2022 00:33:00	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
518406573	+ EDI: AIS.COM		
		Oct 28 2022 00:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518474574	Email/PDF: bncnotices@becket-lee.com		
		Oct 27 2022 20:44:27	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518386947	+ EDI: CITICORP.COM		
		Oct 28 2022 00:33:00	DSNB BLOOM, 9111 DUKE BLVD, MASON, OH 45040
518386948	+ EDI: CITICORP.COM		
		Oct 28 2022 00:33:00	DSNB MACYS, PO BOX 8218, MASON, OH 45040
518386945	EDI: JPMORGANCHASE		
		Oct 28 2022 00:33:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
518386944	EDI: JPMORGANCHASE		
		Oct 28 2022 00:33:00	Chase, PO Box 469030, Denver, CO 80246
518506781	EDI: JPMORGANCHASE		
		Oct 28 2022 00:33:00	JPMorgan Chase Bank, National Association Et.AL., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
518386949	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 27 2022 20:39:00	KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
518407274	Email/PDF: resurgentbknofications@resurgent.com		
		Oct 27 2022 20:54:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518386950	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Oct 27 2022 20:43:46	MERRICK BANK CORP, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
518466012	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 27 2022 20:40:00	Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011
518472808	Email/Text: Bankruptcy.Notices@pnc.com		
		Oct 27 2022 20:39:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
518386951	Email/Text: Bankruptcy.Notices@pnc.com		
		Oct 27 2022 20:39:00	PNC Mortgage, PO Box 8703, Dayton, OH 45401
518386953	+ EDI: RMSC.COM		
		Oct 28 2022 00:33:00	SYNCB/LORD & TAY, PO BOX 965015, ORLANDO, FL 32896-5015
518386954	+ EDI: RMSC.COM		
		Oct 28 2022 00:33:00	SYNCB/TJX COS, PO BOX 965015, ORLANDO, FL 32896-5015
519443349	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Oct 27 2022 20:40:00	Select Portfolio Servicing, Inc., as servicer for, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
518547195	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 27 2022 20:39:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518388913	+ EDI: RMSC.COM		
		Oct 28 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518386956	+ EDI: WFNNB.COM		
		Oct 28 2022 00:33:00	TALBOTS, 175 BEAL ST, HINGHAM, MA 02043-1512
518386958	+ Email/Text: vci.bkcy@vwcredit.com		
		Oct 27 2022 20:40:00	VW CREDIT INC, 1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048-4460
518482894	+ EDI: AIS.COM		
		Oct 28 2022 00:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 34

**BYPASSED RECIPIENTS**

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Oct 27, 2022

Form ID: 3180W

Total Noticed: 41

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518386940	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, BMW FINANCIAL SERVICES, 5515 PARKCENTER CIR, DUBLIN, OH 43017
518386942	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
518386946	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
518386955	*+	SYNCB/TJX COS, PO BOX 965015, ORLANDO, FL 32896-5015
518547196	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor WELLS FARGO BANK N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001 nj-ecfmail@mwclaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Gulf Harbour Investments Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Wells Fargo Bank N.A. as trustee for Freddie Mac Securities REMIC Trust, Series 2005-S001 mllicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor Wells Fargo Bank N.A. as trustee for Freddie Mac Securities REMIC Trust, Series 2005-S001 as serviced by JPMorgan Chase Bank, N.A. mllicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor WELLS FARGO BANK N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001 bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Wells Fargo Bank, NA, as trustee for Freddie Mac Securities REMIC Trust 2005-S001 bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor Wells Fargo Bank NA, as trustee for Freddie Mac Securities REMIC Trust 2005-S001, serviced by Select Portfolio Servicing, Inc. bankruptcy@fskslaw.com
Russell L. Low	on behalf of Debtor Lina C Granada ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Tammy L. Terrell	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Wells Fargo Bank, NA, as trustee for Freddie Mac Securities REMIC Trust 2005-S001 bankruptcy@fskslaw.com

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Oct 27, 2022

Form ID: 3180W

Total Noticed: 41

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Wells Fargo Bank, NA, as trustee for Freddie Mac Securities  
REMIC Trust 2005-S001 ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. as trustee for Freddie Mac Securities REMIC Trust, Series 2005-S001  
ecf@powerskirn.com

TOTAL: 13